

Information to identify the case:					
Debtor 1	Stephen P Pritti			Social Security number or ITIN	xxx-xx-5738
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey					
Case number: 14-11928-JNP					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen P Pritti

3/10/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Stephen P Pritti
 Debtor

Case No. 14-11928-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Mar 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2017.

db
 514560034 +Stephen P Pritti, 137 Westminster Avenue, Marlton, NJ 08053-1669
 +Affinity Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue,
 Tinton Falls, NJ 07724-3001
 514507892 Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
 514703742 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514507893 +Cap One, ATTENTION: HSBC RETAIL SERVICES, Po Box 5264, Carol Stream, IL 60197-5264
 514556489 +DELBERT SERVICES CORPORATION, C O WEINSTEIN, PINSON, AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514507896 +Delbert Services, PO Box 4730, Anaheim, CA 92803-4730
 516521209 +Ditech Financial LLC, Robertson, Anschutz & Schneid PL, Bankruptcy Department,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 514507898 +Gecrb/specialized, Attn: HSBC Retail Services, PO Box 5264, Carol Stream, IL 60197-5264
 514507899 Mariner Finance, PO Box 35394, Dundalk, MD 21222-7394

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 10 2017 23:58:33 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 10 2017 23:58:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514507891 +E-mail/Text: bankruptcy@affinityfcu.com Mar 10 2017 23:58:02 Affinity Fcu,
 73 Mountainview Blvd., Basking Ridge, NJ 07920-2332
 514690612 EDI: AIS.COM Mar 10 2017 23:38:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 514770156 +E-mail/Text: bankruptcy@cavps.com Mar 10 2017 23:58:55 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 514507894 EDI: CONVERGENT.COM Mar 10 2017 23:33:00 Convergent Outsourcing, PO Box 9004,
 Renton, WA 98057-9004
 514507895 +EDI: RCSFNBMARIN.COM Mar 10 2017 23:33:00 Credit One Bank, Po Box 98873,
 Las Vegas, NV 89193-8873
 516658622 +E-mail/Text: bncmail@w-legal.com Mar 10 2017 23:58:41 Delbert Services Corporation,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 516633018 E-mail/Text: bankruptcy.bnc@ditech.com Mar 10 2017 23:58:11 Ditech Financial LLC,
 PO BOX 6154, Rapid City, SD 57709-6154
 514507897 +EDI: RMSC.COM Mar 10 2017 23:33:00 Gecrb/pep Boys, C/o Po Box 965036,
 Orlando, FL 32896-0001
 514822188 EDI: RESURGENT.COM Mar 10 2017 23:38:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 514800354 EDI: MERRICKBANK.COM Mar 10 2017 23:33:00 MERRICK BANK, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 514507900 +EDI: MERRICKBANK.COM Mar 10 2017 23:33:00 Merrick Bank, ATTN: BANKRUPTCY, P.o. Box 9201,
 Old Bethpage, NY 11804-9001
 514507901 EDI: VERIZONEAST.COM Mar 10 2017 23:33:00 Verizon Bankruptcy Department, PO Box 3037,
 Bloomington, IL 61702-3037
 514507902 EDI: VERIZONWIRE.COM Mar 10 2017 23:33:00 Verizon Wireless Bankruptcy Department,
 PO Box 3397, Bloomington, IL 61702-3397

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Affinity Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue,
 Tinton Falls, NJ 07724-3001
 514548120 ##+MARINER FINANCE, LLC, 3301 BOSTON ST., STE 201, BALTIMORE, MD 21224-4979

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 25

Date Rcvd: Mar 10, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2017 at the address(es) listed below:

Allison J. Kiffin on behalf of Creditor Affinity Federal Credit Union
collections@peterliska.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor Ditech Financial LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Residential Credit Solutions, Inc..
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Lee Martin Perlman on behalf of Debtor Stephen P Pritti ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com

TOTAL: 7